



## A Message from our President/CEO

**As we close out another year**, we say goodbye to the old and welcome in the new! With that said, I wish each and every one of you a Happy and Prosperous New Year for 2016!

I cannot believe that a year has passed since we completed our Core Data Processing Conversion. It was quite a busy year while we continued to add new processes, products and services which will continue throughout 2016. Our new core data processing system allows us more opportunities to improve and enhance our system with the continual advancement of technology; it will take us into the future. It has simplified the process of adding modules to the existing system now in place.

In 2015, we introduced our Mobile Banking system with Remote Deposit Capture. We have made it possible to access your accounts on your mobile device anytime and anywhere! With mobile banking, you can check your balances, transfer money, deposit checks and much more! If you have not accessed mobile banking—it is easy to do so. You do need to login and set up your online banking account if you have not already done so. Once that is set up, simply download the “Sky Federal Credit Union” app at the Apple Store for iPhones and iPads or the Google Play Store for Android devices. Start using it today; it’s easy and it’s free!

During the process of deploying mobile banking, we also had an upgrade to our Bill Pay Program. Paying your bills has never been more convenient.

In addition, we upgraded the security on our multi-factor authentication for online banking. While it may seem inconvenient to have to answer security questions and change your password—it does keep your financial information at a higher level of safety and security!

In July of 2015, we began construction on the Belgrade branch expansion. The existing 1,800-square foot branch was not sufficient for our growing membership; we were bursting at the seams. We have doubled its size and added a basement under the new addition. In December we moved our existing staff and offices into the new addition with a temporary teller line in place. Now, during January and February 2016, the old space is being renovated and we are hoping to move back into the newly remodeled space the beginning of March. We also had to take down the existing drive up to add another drive up lane and expanded window. The drive up will be operational in March as well. We are sorry for the inconvenience but the new technology, which will include video screens at two of the lanes, will better serve our membership. We have expanded our lobby hours to be open 8am to 6pm while the drive up lanes are being renovated. We thank you for your patience during this process.

The addition includes a new drive up ATM which includes check deposit automation. The night depository and new ATM have been moved to the new addition on the southwest corner of the building. Both services are now operational.

I am excited to announce that the new EMV “Chip” technology on your VISA credit and debit cards will be in your hands in early 2016. Please watch your mailboxes for the new “Chip” cards for both your VISA credit card and VISA debit cards. This new EMV chip technology provides added security and protection against fraud and merchant data breaches both for you the member and also for your credit union! Please activate your new cards when received and start using them immediately, and destroy your old cards once your new cards are activated. The new cards will have a chip and also a magnetic strip. If you are at a merchant that is not currently equipped with the hardware or software to read the chip card—you can still swipe your card. Please be sure and ask the merchant when you use it.

In December of 2015, your Credit Union hit another milestone—our 80th anniversary as a Federally Chartered Credit Union. As we reflect back over the past 80 years, we are reminded of what a strong and viable financial cooperative we have built together. We are thankful we are able to meet the financial needs of our ever changing membership. We are also very proud to have served you these past 80 years and look forward to the next 80 years and beyond!

Happy New Year!!

Sincerely,

**Annamarie DeYoung**  
President/CEO

### Make an eStatement

As a Sky Federal Credit Union member, you can receive your monthly statement as an eStatement—which makes it easy to review your monthly banking activity right from your phone, tablet or laptop. Sign up today, and make 2016 the year you make your statement—with eStatements from Sky Federal Credit Union.

# Building a Better Branch in Belgrade



Sky Federal Credit Union has grown with our members in southwest Montana, and we're always looking for ways to serve you better. As part of that mission, our Belgrade location is currently undergoing a major expansion to meet your growing needs. We are doubling the branch's size to provide a better experience for both our members and staff.

Work on expanding our Belgrade branch is proceeding, and we're happy to announce that our new ATM and night drop are now in place for your use on the southwest side of the building. If you're visiting in person, the branch's temporary walk-in entrance is located on the south side of the building. Our drive-up window will be out of service from December 21 through the end of February as the expansion continues.

We apologize for any inconvenience while construction is underway. A few options are available to help you conduct your banking during the expansion. Our new ATM now accepts deposits, offering a convenient alternative to the drive-up window while it's closed. Our online banking, mobile banking and telephone teller services are all great ways to make transactions remotely as we work to build a better branch for our Belgrade members. We'd like to thank you for your patience during our expansion. We're looking forward to showing you the completed branch and its improved services when we're complete.

## Holiday Closures

Sky FCU will be closed on these upcoming holidays:

**Martin Luther King, Jr. Day - Monday, January 18th**  
**Presidents' Day - Monday, February 15th**

## Sky's Year-End Loan Update

It's been a strong year for us at Sky Federal Credit Union. We'd like to thank you, our members, for helping us reach several milestones with programs we've offered in 2015. Our 80th Anniversary Loan sale proved to be a great success and our target goal was achieved during this special one-day loan offering event. We're excited that so many of you were able to take advantage of this great lending opportunity while helping us celebrate eighty years of serving you.

**\$5,750,000**

Our annual community savings challenge has also been enormously successful. This year, our goal was set at \$5,000,000, an ambitious number to reach in helping our members save for future plans and build financial security. But the goal was not only reached—all of you who participated helped us blow right past \$5,000,000, and we finished the year with nearly a million more at \$5,750,000 in savings. Thanks to you and every Sky member who contributed to their financial futures by working hard to build savings this year. Great work!

## Sky's Holiday Helper Makes the New Year Brighter

After all the Christmas wrapping tissue is cleared away, you'll still be faced with a pile of paper—holiday bills. Wouldn't it be nice to be able to ignore a few? The good news is that Sky's Holiday Helper Skip-a-Payment program lets you do exactly that. When you sign up for Holiday Helper, you can choose to skip a payment for one or more Sky loans during December or January. Stop by your local branch, call, or visit us at [skyfcu.org](http://skyfcu.org) to apply for Holiday Helper. A \$35 processing fee is charged for each skipped payment you take. Contact us today about Holiday Helper, start the New Year with the money you need—and a little less paper to contend with. One skip-a-payment per loan can be used during the Holiday Helper months: November – January. Members must be in good standing with the credit union. Certain conditions apply.



**Livingston**  
111 North B Street  
Livingston, MT 59047 • 222-1750

**Bozeman**  
777 East Main Street  
Bozeman, MT 59715 • 587-1750

**Belgrade**  
95 North Weaver Street  
Belgrade, MT 59714 • 388-5878